

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:   ANDREW CHARLES HOY

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE

Movant

CASE NO: 1-24-02639-HWV

ANDREW CHARLES HOY

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on May 27, 2025, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, through his attorney, Douglas R. Roeder, Esquire, and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- file a stipulation within 30 days curing arrears per Court Order dated 4/2/25 at Doc. #35.
- make the regular monthly payments to the trustee during the remaining term of the Plan.

As of May 27, 2025, the Debtor(s) is/are \$6000.00 in arrears a plan payment having never been made.

In accordance with said stipulation, the case may be dismissed

Dated:   May 27, 2025

Respectfully submitted,

/s/ Douglas R. Roeder, Esquire

ID: 80016

Attorney for Trustee

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

Suite A, 8125 Adams Drive

Hummelstown, PA 17036

Phone: (717) 566-6097

email: droeder@pamd13trustee.com

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on May 27, 2025, I served a copy of this Certificate of Default on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

KARA K GENDRON  
MOTT & GENDRON LAW  
125 STATE STREET  
HARRISBURG PA 17101-

UNITED STATES TRUSTEE  
1501 NORTH 6<sup>TH</sup> STREET  
BOX 302  
HARRISBURG, PA 17102

Served by First Class Mail

ANDREW CHARLES HOY  
21 CLOVER LANE  
HALIFAX PA 17032

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 27, 2025

/s/ Matthew Harnsberger  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)